African Immigrant Women Entrepreneurs in New York City:
A Needs Assessment

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May 2, 2008
Acknowledgements

We would like to thank the following people and institutions whose assistance and guidance made this project possible: Sauti Yetu Center for African Women, especially Asmaa Donahue, Ramatu Ahmed and Khadjatou Lo; our dedicated advisor, Deb Jones; Jenny McGill, Jacqueline Klopp, Columbia University School of International and Public Affairs; Monica Pons, Stephanie Jean, Pauline Cadeac, and Danielle Prince at ACCION New York; Lisa Servon, Columbia University and Diana Perez, Women’s Housing and Economic Development Center.
**Contents**

I. Executive Summary ........................................................................................................... 2

II. Introduction and Project Description .............................................................................. 3

III. Methodology .................................................................................................................. 4

IV. Background and Context ............................................................................................... 7
    Demographics of African Immigrants ............................................................................ 7
    African Immigrants ........................................................................................................ 8
    African Immigrant Women ........................................................................................... 9
    Female Immigrant Workforce ....................................................................................... 9

V. Key Stakeholder Interviews ............................................................................................ 11
    Key Stakeholder Profiles ............................................................................................. 11
    Limitations of Services Available ............................................................................... 12
    Key Stakeholder Perceptions of Immigrant Women Entrepreneurs ............................ 14
    Key Stakeholder Perceptions of Entrepreneur Challenges ........................................... 15

VI. Entrepreneur Interviews ............................................................................................... 17
    Entrepreneur Profiles .................................................................................................... 17
    Challenges .................................................................................................................... 19
    Benefits of Owning a Business ..................................................................................... 24
    Advice to Peers ............................................................................................................. 24
    Social Capital ................................................................................................................ 25
    Needs of Entrepreneurs ................................................................................................. 26

VII. Analysis and Recommendations .................................................................................... 28

VIII. Annex .......................................................................................................................... 34
     Abbreviations ................................................................................................................ 34
     Interview/Focus Group Guide ....................................................................................... 35
     Key Stakeholders .......................................................................................................... 38
I. EXECUTIVE SUMMARY

Sauti Yetu Center For African Women is a non-profit organization based in New York City that empowers immigrant African women and girls to articulate, demand and exercise their human rights. Having noted the numerous entrepreneurs among African immigrant women in New York City, Sauti Yetu was interested in learning more about the experiences and needs of this segment of their constituency. As such, the goals of this needs assessment were to learn about immigrant African women’s entrepreneurship and determine the extent of their needs with respect to resources, services and support-systems. Based on an analysis of this research, the team offers realizable recommendations on how Sauti Yetu might begin to address the identified needs.

The methodology for this assessment included an extensive review of literature and demographics, 13 key stakeholder interviews and 18 interviews with African immigrant women entrepreneurs. This research led to the following conclusions: Demographics regarding African immigration, especially in New York City appear to be unreliable. The population is likely significantly larger than the 2006 estimate of 112,000. The stakeholder interviews indicated that a high volume and breadth of services exist in New York City for immigrants and entrepreneurs, but many of these services, especially in the realm of business services, are not reaching African women. Entrepreneur interviews in Harlem and the Bronx led to the conclusions that African immigrant women entrepreneurs needs include help establishing and accessing credit; negotiating legal issues, especially related to immigration status; training and education in business and English language skills, and a knowledge and awareness of existing services.

Based on these findings, the team suggests that Sauti Yetu endeavor to meet the needs of entrepreneurs in several ways. First, Sauti Yetu can be a resource for entrepreneur information and networking. By liaising directly with business service organizations throughout the city they can facilitate access to services for African immigrant women entrepreneurs. A dedicated intern could effectively begin this relationship building. Continued outreach to this community via additional volunteer research and through preexisting relationships with local community leaders could also further this goal. Second, African immigrant women entrepreneurs could also benefit if Sauti Yetu were to advocate on behalf of and with them for greater recognition by local government agencies and service organizations. Lobbying for an increase in French or other African-language speaking staff at small business service agencies funded by the government is just one example. Third, Sauti Yetu also has the option of providing direct services for their own clientele in the form of workshops or train-the-trainer initiatives. Partnerships with business service organizations could assist Sauti Yetu in providing these services.
II. INTRODUCTION AND PROJECT DESCRIPTION

Sauti Yetu Center For African Women is a non-profit organization based in New York City that empowers immigrant African women and girls to articulate, demand and exercise their human rights. This is accomplished through community outreach, advocacy, training and capacity building. Their programs include: Family Violence Prevention and Education (FVPE), The Women’s Empowerment Program, The Girls Empowerment & Leadership Initiative (GELI), and a FC/FGC Information and Documentation Center.

Sauti Yetu has noted the large number of African immigrant women business-owners in New York City who operate in the informal economy or in low-wage sectors of the formal economy. Recognizing that African immigrant women entrepreneurs face significant challenges in this arena, Sauti Yetu was interested in (1) learning more about these women’s experiences and needs, (2) determining whether the organization had a role to play in helping women entrepreneurs meet those needs and (3) if so, what that role would be. The organization does not currently offer services specifically targeted to entrepreneurs. Yet, this is a potentially important sector of the female African immigrant community for Sauti Yetu to reach in order to better serve their constituency. The outcomes of the demographic and literature review, interviews with key stakeholders and interviews with African immigrant women entrepreneurs will provide the data to determine the organization’s strategy for addressing the community’s particular needs.

In sum, the goals of this needs assessment were to learn about immigrant African women’s entrepreneurship and determine the extent of their needs with respect to resources, services and support-systems. Based on an analysis of this research, comprehensive recommendations are provided on how Sauti Yetu might begin to address the needs identified by the team.
III. METHODOLOGY

Review of Literature and Demographics:
The team embarked on an extensive literature review including journal articles, city websites featuring immigrant and population data, papers by academics in the field of immigration in general and African immigrants in particular, articles on small businesses and micro-entrepreneurs and other assessment reports on the status of African immigrant women. Additionally, recent census data was reviewed to gain an understanding of the current African population in New York City.

Key Stakeholder Interviews:
The team met with experts in the areas of immigration, business and financial services, outreach services to African immigrants in New York, and with community leaders. The information collected from these experts and community leaders enlightened the team as to the services available and to typical experiences of immigrants and small-business owners in New York City. This provided the context against which the information gathered during interviews with the entrepreneurs was evaluated.

Identifying Entrepreneurs:
Sauti Yetu is interested in African immigrant women entrepreneurs throughout New York City. However, given time and resource constraints, the team limited its assessment to African immigrant women in the Bronx and Harlem. With few clear inroads into community networks, the team focused on three methods of information gathering: (1) “cold-call” interviewing, by simply approaching entrepreneurs in their places of business (stores and market stalls); (2) drawing on Sauti Yetu’s volunteers’ relationships with the African immigrant community; and (3) networking with other organizations that provide services to African immigrant women and interviewing their clients.

First, cold-call interviewing was most successful when women spoke English well and were interested in obtaining help to expand their businesses. Second, using Sauti Yetu and its volunteers’ connections with the community was a very successful way to find women and obtain rich interviews. One Sauti Yetu volunteer had friendships with several Ghanaian entrepreneurs in the Bronx; these women provided interesting insight into the world of immigrant store and restaurant ownership. This same volunteer was also friendly with a local Imam whom accompanied us through a small section of Harlem and introduced us to women from his mosque. Finally, connecting with other organizations and requesting to interview their clients was a mutually beneficial way for our team to obtain more information and for those organizations to learn more about their clientele.

All interviews were conducted using a broad set of questions that were revised and reworked over the course of this project. With advice from Sauti Yetu, two lines of questioning were developed. A first set of questions addressed the individual woman’s path from her home country to working at her present job in New York, and the second set of questions asked about a fictitious person’s possible future journey from her home in Africa to a new life in New York (usually presented as the woman’s sister or friend). The latter line of inquiry was developed as a
way to correct for the potential of an interviewee’s reticence when talking about herself: issues or experiences that were embarrassing to her, advice that she may not have thought to mention unless she was truly imagining a new woman’s journey, etc.

The team also attempted to arrange focus groups. The main approach was to reach out to other organizations, requesting their assistance to arrange a focus group with their clients. This method proved the most challenging. In one instance ACCION New York arranged a focus group on the team’s behalf. Unfortunately, there was a limited turn out. Nonetheless, the two women who attended were interviewed.

**Translation:**
Translators were an essential part of the interviewing process. Three translators served in a voluntary capacity on behalf of Sauti Yetu or ACCION. Except during cold-call interviewing, the team typically used translators for planned interviews: in circumstances where the interviews had been pre-arranged, or when outreach to a specific area had been done and the women agreed to speak to the team if they returned with a translator. A few women were comfortable giving interviews in English, but most preferred to speak in French, Pulaar, Wolof or other African languages.

**Limitations/Potential Biases:**
While the team believes the findings below to be valid and valuable, limitations with respect to information gathering should be taken into consideration in the evaluation of the data collected. The following are the main challenges encountered:

- **Obtaining interviews:** African immigrant women are interspersed throughout New York City and as such, were somewhat difficult to identify. Entrepreneurs were often working when approached for interviews and/or were mistrustful of the team’s intentions if unaccompanied by a liaison.

- **Establishing focus groups:** As mentioned above, women approached for interviews were typically working, sometimes alone, in a store or in a stall in a market. The team did attempt whenever possible to turn a one-on-one interview into a broader discussion by, for example, asking questions to women who were in the same store as our primary interviewee. Typically, however, these other women demurred or answered only a few questions before turning away or leaving. In the case of the focus group with ACCION, for example, 6 women were invited and confirmed, while only 2 showed up.

- **Translation Services:** As is always the case when using translators, the team had concerns that participants’ responses were not being reported accurately and/or questions were not being translated precisely. These mistranslations, if they did occur, were most likely unintentional and did not seem to take away significantly from the veracity of the information communicated.

- **Language/Cultural Barriers:** When interviews were attempted without a liaison, research was hampered by the team’s inability to communicate with the target group. This was not only because of languages barriers, but because women seemed more
trusting and at ease when the team was accompanied by another African woman, especially if she was a trusted contact or known by another contact.

• **Background Information:** The team encountered difficulties trying to find accurate information about African immigrants in New York City. State and city census and population reports were reviewed. City employees were contacted, but even "experts" with respect to immigrant populations in New York were unable to give accurate population and service information on African immigrants.

• **Self-selecting Nature of Interviewees:** As all interviewees were women who currently own their own businesses, the needs of other African immigrant women may have been overlooked, specifically women employed in the formal or non-formal sectors or those who are unemployed because could not find or keep jobs. Moreover, women who work at home are harder to reach and may have distinct experiences. Potential biases may arise from the fact that those women who agreed to be interviewed may have been especially outgoing or resourceful as compared to other African immigrant women entrepreneurs. It is possible that even among entrepreneurs there are important needs and demands still to be discovered.
IV. BACKGROUND AND CONTEXT

The African-born population in the US is comparatively small in relation to Latin American and European-born populations in this country. Perhaps as a result, there is a corresponding lack of information regarding these immigrants. Even after taking the small size of the population into consideration, however, the available demographic statistics are surprisingly sparse. Moreover, according to some sources, the demographic estimates that are available are inaccurate. At the same time, there appears to be a lack of academic literature regarding African migrants in the US. While it is possible that as the population continues to grow these trends will reverse themselves, these deficiencies highlight the importance of a needs assessment of African immigrant women and offer an opportunity to build on the small body of literature on African immigration in the United States.

**Demographics of African Immigrants**

Below are key demographics relating to the foreign-born in the US, and then more specifically in New York State, and in New York City. One of the largest populations of African immigrants in the US and New York City are West African. Nigerians, Ghanaians, and Senegalese are among the most numerous West African populations in New York City. Statistics regarding African immigration, especially in New York City are likely to be unreliable.¹ According to the executive director of African Community Services, the actual number of African immigrants in New York City could be four times census data estimates². Current numbers may not be accurate in part because many immigrants are undocumented.

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<tr>
<th>2006 Estimates of the Foreign Born</th>
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*2006 American Community Survey  www.census.gov*

**United States**

The majority of the African population in the US is from West Africa.³ In 2006 the US Census Bureau estimated the African born population in the United States to be approximately 1,375,676 persons, almost half a million more than in they year 2000 when the US Census counted 881,300 Africans.⁴ In order to gain a sense of the legal status of African immigrants, statistics regarding their modes of entry were examined. It seems that this growing population is increasingly made up of African refugees: with the exception of 2002 (post 9/11), the percentage of African refugees admitted to the United States has increased every year in the past 10 years, from just over 8% of admitted refugees in 1997 to 44% in 2006.⁵ According to the Department of Homeland Security, in 2006 Africans made up less than 300,000 of the approximately 11.6 million unauthorized migrants in the United States.⁶ And in the years between 2000 and 2006, 475,962 Africans obtained legal permanent resident status.⁷ This data suggests that the majority of the African population in the United States either entered the country legally or have obtained legal status since entering.
New York State
As of 2000, New York State had the largest African population of any other US state.\(^8\) And, as in the country overall, in New York State the majority is West African. The 2006 American Community Survey counted 141,958 Africans, representing 3.4% of the total population. This represents a growth of 21.4% from the year 2000.\(^9\)

New York City
The majority of the African population in New York lives in New York City. In 2006, an estimated 111,803 Africans lived in the city. Just under 50% live in the Bronx and Manhattan.\(^10\) However, some believe those numbers to be vastly underestimated. The African Services Committee estimates the current African-born population in New York City to be closer to 450,000.\(^11\)

The Senegalese in particular are a growing population in the city. According to the New York Times, "In the five-year period ending in 2005, the number of African-born immigrants living in central Harlem increased by two-thirds, to about 6,500, nearly a sixth of them from French-speaking Senegal."\(^12\) And in another example of the sentiment that the African population is undercounted, a New York City journalist reports that some Senegalese estimate that the number of Senegalese immigrants in New York City alone is 30,000, while official estimates from 2002 count 2,000.\(^13\) What there is agreement upon, however, is that the African population in New York continues to grow.

African Immigrants
While previous African immigrants migrated to the US in search of education in the hopes of returning to their home country, many recent immigrants are migrating with the intention to become naturalized citizens.\(^14\) Reasons for this migration include political instability, civil wars, the lack of economic opportunity and decaying educational institutions in their home countries. There is also evidence that migration from Africa to the US is positively correlated with population size, economic conditions, language policy, higher education and colonial legacy.\(^15\) Peter Lobo, deputy director of the population division of the Department of City Planning, described new arrivals as "overwhelmingly highly educated and professional."\(^16\) For example, African immigrants accounted for 100,000 of skilled professionals in the US in 1999, including physicians, university professors and entrepreneurs.\(^17\)

It is also not uncommon for African migrants to the US to feel conflicted about their new home. While there may be more opportunities for professional development and higher incomes, a respect for the freedom and respect of civil liberties, many African immigrants have a strong sense of responsibility and connectedness towards their native countries. Raising one’s children in Africa is also considered preferable to raising children in the United States.\(^18\)

Immigrants to the US may face many obstacles, including language barriers, lack of knowledge of resources such as legal and support services, lack of access to healthcare, economic instability and long working hours. African immigrants also often face racism and prejudice as well as stress from attempting to integrate American and African cultures.\(^19\)

Based on information gathered by Daniel Wakin from the New York Times, the number of
African churches founded by immigrants in communities where they have settled in large numbers have been growing steadily, in step with the growing number of African immigrants in the New York City area. These churches provide much needed social services, like help with immigration problems, jobs and health counseling.20

**African Immigrant Women**

While women immigrants may experience improved status as a result of their migration, some also point to their "triple burden": the responsibility of caring for children and the home (gender inequalities), class and/or race based discrimination, and the necessity of maintaining employment.21 A June 2006 report by the New York City Department of Health and Mental Hygiene contends that foreign-born citizens in the city are less likely to have access to a primary health care provider than native-born citizens and are less likely to utilize preventive health care services.22 Undocumented women may be more at risk in the US, more vulnerable to abuse, and subject to pressure from family members and spouses.23

Many African women immigrants have joined their husbands in the US rather than wait at home for remittances. Others come alone, leaving their families in Africa.24 Still, they maintain close ties, and commonly send regular remittances to their families back home.25

Okome also discusses the ability of the African immigrant woman to straddle distinct cultures: “The immigrant African woman appears to be the epitome of hybridity that stands straddle two worlds; the home country and the country of sojourn/immigration. This is due to her bilingualism or multilingualism, and her skilled negotiation of two different worlds.”26 But this pull between two different cultures can also be a challenge. In New York City, African women immigrants’ differing notions of childcare has at times resulted in the involvement of social services agencies.27 As mothers are commonly the primary caretakers, childcare can have a particular impact on women’s economic opportunities. Professor of Political Science at Brooklyn College, Mojubaolu Olufunke Okome, contends that it is common for African immigrant women to pay for childcare services. However, it is also common to leave children at home in Africa.28

The way in which some African communities consider the status and relationship of the woman as "wife" might also be instructive. This concept, revealed in the phrase "she is our wife,” implies that a woman's responsibilities and accountabilities are stretched to include her extended family, and might tend to explain some of the economic behaviors of African immigrant women.29

**Female Immigrant Workforce**

In New York State in 2005, African citizens made up 3.6% of the formal workforce,30 20% of African-born persons were below the poverty level31 and African-born women had a median income of $32,207,32

In the United States, 53.7% of immigrant women are in the labor force.33 Foreign-born women are less likely to be in the labor force than native-born women and are more likely to be
unemployed. Immigrant women are more likely than immigrant men to be poor and nearly one-third of homes with immigrant women as the head of the household live in poverty. Thus, the data indicate that immigrant women are often particularly vulnerable to insecure livelihoods.

Immigrant women commonly work in the service-sector. And Saskia Sassen notes that as women have come to dominate this field, the industry has been reconceived as “women’s work.” Employment in restaurants, clothing, and general stores have been devalued over time, rendering immigrant women in this sector as near-invisible cogs in the global wheel of the economy.

As of the year 2000, immigrant women were more likely to own their own business than native-born women. According to a study conducted by Susan Pearce, 8.3% of employed immigrant women were business owners, compared to 6.2% of employed native-born women. Moreover, since 1990, the number of immigrant women business owners has increased nearly 190%. Work in households is the number one industry for immigrant women business owners. Also common are child day care centers, restaurants and other food services. Nineteen of the top-twenty industries in which these entrepreneurs work are service industries.

The role of micro-entrepreneur is a common one for employed immigrant women in the United States. Micro-enterprises often operate in the informal economy, which is estimated to represent about 10% of GDP in the United States. The informal economy is comprised of “licit but unregulated work,” and both “employed and self-employed workers.” Businesses are typically solely cash-based, and because of its informality, work conditions are usually poor relative to the formal economy. Lisa Servon, however, warns of delineating a clear the line between informal and formal economies. Often women will not fit neatly into one or the other, weaving in and out of formal and informal systems within the economy. Prior research of informal entrepreneurs indicates that their needs include credit, trade licenses, business skills, industry-based training, health-care, and assistance with their legal status.

In addition, social capital can be an asset for immigrant women in New York City. In this sense African immigrant women may share experiences and knowledge regarding available services, jobs, or other useful information.
V. KEY STAKEHOLDER INTERVIEWS

In order to obtain a comprehensive picture of the environment for African women entrepreneurs in New York City, the team spoke with wide-ranging experts on issues of immigration, immigrant services, and small business services. Most of the organizations provide services in the Bronx and Harlem, in the same general neighborhoods where interviewees own businesses. A few, however, are not located in upper New York City, but were identified because they stood out for their reach or unique position, or were mentioned during interviews with entrepreneurs. A list of the key stakeholders and brief profiles are provided in the Annex. Over the course of more than a dozen interviews, several themes regarding opportunities and challenges for African women business-owners became apparent.

**Key Stakeholder Profiles**
The Women’s Housing and Economic Development Corporation (WHEDCO), the Bronx Women’s Business Resource Center (BWBRC), the NYC Small Business Solutions Center (SBSC), CheckSpring and ACCION New York all provide services in business planning, financial literacy, business skills and general one-to-one business advising. WHEDCO stands out for its continued relationship with its clients, providing constant one-to-one advice, monitoring and referrals for the providers within its immediate network. Some, but not all organizations provide loans. Additional services include free ESL classes (WHEDCO, CAMBA), and legal assistance and general job skills (Chinatown Manpower Project- CMP).

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Business planning as a critical service
Charlie Wilcox, of CheckSpring, calls the act of writing the business plan “the single most important step in deciding if you want to do this business.” Others, including BWBRC, who spends a great deal of time working through business plans with their clients, echoed this sentiment.

Identifying financing for entrepreneurs
Every organizational representative mentioned loans in some respect. Some help clients identify sources of financing while others provide actual loan services. ACCION New York, CAMBA, the SBA, CheckSpring and SBSC all provide loans, primarily to citizens and legal US residents. Each organization has its own specific requirements and minimum and maximum amounts of loans disbursed. Only ACCION and Project Enterprise (with whom the team was unable to secure an interview but were referenced often in conversation) provide small loans to non-citizens. Project Enterprise gives loans of $1500 and requires a 13-week course on business and credit. ACCION offers larger loans but at slightly higher interest rates.

Outreach through word of mouth and partnerships
The most common, or at least most significant, method of outreach to the African immigrant community was word of mouth. Partnerships with other service-based organizations were also a common form of reaching new clients. For instance, the BWBRC works closely with ACCION, SBSC, South Bronx Development Corporation, and other Small Business Development Centers throughout the 5 boroughs of the city. CAMBA, an exceptionally large full-service organization, reaches out across their various programs as well as 32 different local organizations. The African Services Committee conducts outreach door-to-door as does the SMSC. Planned Parenthood advertises and hosts informational sessions and workshops to increase their outreach and also noted that African associations and mosques were invaluable connections for them. Websites, local papers and radio were also mentioned. Interestingly, the only organizations that conduct door-to-door outreach are also the ones who work specifically with the African community: African Services Committee and Planned Parenthood.

Limitations of Services Available
Lack of organizational resources
Organizational limitations are a key element to appreciating the context in which women entrepreneurs work. To a great extent, entrepreneurs will only be as successful as the organizations with whom they work. Echoing findings among the entrepreneurs themselves (see section VI.), stakeholders cited a lack of financial resources as their main challenge. This limits the degree to which they can expand programs or services. Thus an additional frustration for some stakeholders is the lack of their ability to expand capacity to meet apparent needs. BWBRC also mentioned the limitations of their mandate, lamenting, “our hands are tied by the requirements of the lending institutions.”

The interviews with key stakeholders indicated that there is a high volume and breadth of organizations and services available in New York City, and the Bronx and Harlem, specifically. However, numerous limitations of these services also became apparent.
Access to Services by African Community
The team noted the limited degree of participation or take-up among the African community in New York City. While none collected data to confirm their assumptions, all of the business-focused stakeholders estimated that African immigrants made up no more than 10-12% of their clientele. According to the recollection of staff at BWBRC, they had assisted probably about 10 Africans, current and former clients.\(^47\) If the African population in New York City is as large as the African Services Committee contends, the number of Africans being served by such organizations is problematically small.

A factor that is likely contributing to this outcome is language. The majority of stakeholders interviewed did not offer services in African languages. Of the business-focused stakeholders, only ACCION had any French-speaking staff. Neomi Beltrez, of the BWBRC, explained that in order for her to request room in her budget for an African language speaker, she must be able to show the need. Unfortunately, this seems to be a vicious cycle: if African women are not aware of African language-speaking services, they will not go looking for the help, which would otherwise alert the organization of the community’s interest in its services.

Jennifer Gordon, an immigration and labor law professor at Fordham University and founder of the Workplace Project,\(^48\) warned of the importance of considering the limitations of direct services in general in their lack of capacity to solve systemic problems. With that, she noted that advocacy is also a crucial tool in working to meet the needs of immigrant workers.\(^49\)

Loans and Financing
Some stakeholders indicated that even small, specialized loans often had interest rates that are quite high and can thusly be unmanageable for entrepreneurs. The WHEDCO representative mentioned that while she always gives her clients a range of information about loan services available, she fears that clients will drown trying to pay back their loans, given the high rate of interest. The SBA staff-member felt that ACCION’s loans had a very high interest rate in addition to a required non-refundable fee. While preferable to a loan shark, in her opinion, it still qualifies as a very expensive loan. Although ACCION offers a lower interest rate in empowerment zones in Harlem and the Bronx, many did not appear aware of this service.

ACCION staff emphasized that clients often had expectations that they would be eligible for larger loans than were available to them, indicating a need in the community for more than the amount for which they qualify.

Finally, for most programs, loans were limited to legal residents. For organizations such as CAMBA, there is too much risk involved to provide loans for undocumented entrepreneurs.

Additional Limitations
In addition to loans being limited to legal residents, other programs have difficulty working with undocumented immigrants. WHEDCO is unable to take on non-legal residents because childcare providers must work directly with government regulators.
While services for immigrants and entrepreneurs abound, Professor Lisa Servon warns that there is a lot of fragmentation of the services: A failure to network and partner effectively with one another results in a failure to reach potential clients. Related to this is a concern that there are a lot of organizations giving out few loans. And while helping start-up businesses get focused is important, Servon fears that ramping up may be difficult for small business owners, because there is a lack of attention paid among service-providers to that next level.

**Key Stakeholder Perceptions of Immigrant Women Entrepreneurs**

One stakeholder cautioned against the assumption that the African immigrant population would be overwhelmingly poor or poorly educated, noting she had met many professional lawyers and doctors through the Senegalese Association in Harlem, echoing commentary in the literature.⁵⁰

Common businesses seen among the stakeholders include daycare services, beauty and hair-braiding salons, cosmetics and clothing sales, restaurants, and cleaning services. Servon noted that women business-owners often choose work that is gender-oriented and has low barriers to entry. The BWBRC representative confirmed this notion, noting that home-based businesses were very common.

Anum Nyako of Planned Parenthood observed that the kinds of jobs African immigrant women do in New York City often depends on the type of work they did (or what was popular for women to do) at home. For example, it is common to braid hair in Senegal and the Cote d'Ivoire, as such many women from those countries become employed in having braiding when they arrive in New York. In Ghana, on the other hand, women have a long history of running the marketplaces, which gives many Ghanaian women the confidence to open businesses when they come to the US. Nyako also felt that women who are more mentally prepared to begin a business upon their arrival often fare better than those who are compelled to start a business for the first time after coming to New York.⁵¹

Though there was a range in responses,⁵² stakeholders described a typical entrepreneur as a woman in her mid-40s and often -but not always- low-income. Interviewees could not generalize about education levels since there is wide range among entrepreneurs. Diana Perez of WHEDCO postulated that most of their clients are mothers, many of whom are single mothers. The women business-owners are increasingly immigrants and minorities, commonly Hispanic, and occasionally African. The ACCION staff mentioned that their African clients are significantly lower income. Neomi Beltrez, at BWBRC, commented that most of her clients are Hispanic immigrants and they are “seldom illegal.”⁵³

Finally, of the two stakeholders from whom a ‘success story’ was requested both offered a profile of an African that they use as a part of their marketing materials. Paisley Demby, Director of the Small Business Services Program at CAMBA described a Ghanaian woman with a supply store in Brooklyn who consistently repaid her loans to CAMBA and developed a bookkeeping system with the help of their services. She was able to turn a fragmented store into a full-service one for Caribbean and African women. The SBA representative shared a story about a Senegalese restaurant owner in Harlem who had good credit, along with owning his business and
permanent residence. Having received an SBA loan, he has been recently recognized by them as “success story of the year.”

**Key Stakeholder Perceptions of Entrepreneur Challenges**

“Women need 4 things: capital, a business plan, connections and stamina” – Monica Pons, ACCION New York

**Lack of Financial Resources and Lack of Access**

Almost every stakeholder mentioned the considerable impediment of a lack of financial resources and the inability to gain access to funds as the major challenge for women entrepreneurs. This dilemma can impact an entrepreneur at any stage of her business. Wilcox warns that "most small businesses fail because they are inadequately capitalized." The CMP staff-person notes that many entrepreneurs need to expand their businesses. She maintains that in order to improve their financial situations, women need to learn how to move from survival to improvement. Clearly, a range of factors contributes to the difficulty of access to capital. Some of those factors arise below.

**Lack of Business skills**

In addition to the lack of financial resources, stakeholders also pointed to a deficiency in knowledge regarding how to run a business. The CAMBA representative sensed that “few people understand what it takes” to run a business. ACCION staff noted that their clients will often mark up their products by no more than 10%. And for most of ACCION’s African immigrant clients, working with ACCION was their first experience with credit.

Professor Servon expressed her belief that this sentiment was not exclusive to new business-owners. Even for those who are already running their business, gaps in skills exist. Sometimes women have not learned to delegate responsibilities or how to take advantage of forms of cultural, social, and financial capital.

**Need for Financial literacy**

A lack of financial resources and an inability to effectively tap into funding is likely related to a lack of understanding about finances in general. And indeed, the need for financial literacy was repeatedly mentioned as an issue for women entrepreneurs. This could mean anything from training about opening a bank account to managing and maintaining good credit.

ACCION interviewees pointed to the fact that clients often believe it is acceptable to pay back loans late and/or with a lump sum, unaware of the late payment penalties or compounded interest. Martha Soffer, from the SBA, emphasized that this lack of knowledge is often the greatest challenge faced by immigrants. They simply do not establish credit. And “credit,” Soffer said, “is the bible of this country.” With regard to credit, Professor Lisa Servon emphasizes the significance of understanding the value of saving: “Savings are the other part of credit.” These assertions may point to a deeper issue- the role that culture plays in the knowledge gap regarding financial literacy and business skills.
**Culture**

“What people would give you for free in the immigrant’s country-they would charge you for that here,” Jennifer Gordon observed. Vast cultural differences may account for a certain degree of the lapse in financial and business skills. From operating solely in cash, to not knowing about credit, to not believing in interest, immigrants may come to the US with a very different understanding of business and finance. There may be a suspicion of banks, a reluctance to discuss finances with others, or a sense that credit is negative. Another possible issue mentioned that may relate to culture was a lack of familial, and/or spousal support. ACCION said they see clients who have been in the US for 10 years but are still not integrated into the formal economy. In other words, presence in a new culture does not bring with it a necessary integration into nor an understanding of that culture.

**Exploitation**

Jennifer Gordon, who has worked with Hispanic immigrant workers on Long Island, noted that immigrants, especially undocumented immigrants, are very vulnerable to abuse. Employers may take advantage of their precarious positions to condemn them to intolerable working conditions, deny pay or appropriate money.

The representative from BWBRC noted that women were often persuaded by promises of free money or grants. These scams require women to pay a significant amount of money up front for information that proves to be of no value or plainly untrue. These concerns suggest that women may be vulnerable to a range of exploitative techniques and in need of education regarding this issue.

**Education and Language**

Another obstacle for women entrepreneurs mentioned by stakeholders was illiteracy and lack of education. The WHEDCO representative pointed out that the combination of this and urgent financial need presents an overwhelming -yet surmountable- obstacle. These persons must work very hard to get the next step. Pearl Chin of CMP said the same. CMP has been working with more immigrants with less education and language skills. For these individuals it takes more training and services to get them to the same level as those with higher education and English language skills. Even so, they may make less money.

**Additional Challenges**

Another obstacle mentioned was fear, and a lack of general confidence, about money. Professor Servon stated that 18% of people don’t apply for a loan because they fear being rejected, and she ventured that this phenomenon is more common with women than men. Moreover, while New York comes with its benefits, it also is very expensive to live and do business in the city. Finally, ACCION staff speculated that having children and childrearing could also be a potential challenge for women entrepreneurs. Because of the extra expenses, having children makes it harder to save capital. The Planned Parenthood representative sensed that in general childcare is difficult, but that there are good networks within the community. Moreover, it is highly acceptable in many industries to bring your children to work - in the hair braiding salons or shops or general stores, for example.
VI. ENTREPRENEUR INTERVIEWS

Women entrepreneurs interviewed included 18 women from eight African countries in the Bronx and Upper Manhattan. The diversity of their ages (20-55), backgrounds and situations is reflected from the varied needs they have from immigration services, to business financing, to childcare. However, there were distinct themes that became apparent after talking to these entrepreneurs about their experience with regard to doing business in the US.

Table 3

<table>
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<tr>
<th>ENTREPRENEUR PROFILES</th>
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</tr>
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<tr>
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<tr>
<td>More than 10 yrs</td>
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**Entrepreneur Profiles**

“In Africa, you follow your big sisters.”-Senegalese hair salon owner, 3/10/08

The entrepreneurs primarily came from Senegal and Ghana while the others were from Sierra Leone, Mauritania, Burkina Faso, Mali, Cote d'Ivoire, and Guinea. Two, from Sierra Leone and Mauritania, were asylees. Of the women interviewed, eight had legal citizenship status, seven were undocumented, and three did not provide their immigration status. All had been in the states for over 5 years, eleven had been here over 10 years and one came from Africa over 20 years ago. They have not been in business that long, however. Most started their businesses between one week prior to being interviewed and 4 years ago, although five of the women had been in their current business for over 10 years.

As a few of the stakeholders pointed out, for African immigrants, length of time in the states does not necessarily mean that they are more integrated into the formal financial systems in the US. While almost all entrepreneurs had bank accounts with major institutions, fewer had obtained loans or financing for their businesses. Of those that had applied for loans, only one did not have credit issues either before the loan or afterward. While not necessarily fully integrated into the formal economy, a few women felt that as Africans they had a supportive and vibrant community in New York City. As one Mauritanian hair salon owner put it, “Harlem is for Senegalese and Mauritians.”
Several women had family members in New York City before they came. The exceptions are the two asylees interviewed, although they came with families. One Sengalese woman said, “In Africa, you follow your big sisters.” Not all the women were able to bring their families with them. Two women had left children in Africa with grandparents and send money to them for support. One had left her children in Ghana when she came initially but later brought her children to live in the U.S. with her.

Of the entrepreneurs, four had businesses located in the Bronx, ten were on 116th street, one was on 125th street in Manhattan, and one had operated her business in Chinatown before she closed it. Three women worked out of their homes.

There were several types of businesses represented among the entrepreneurs including two restaurant owners, two owners of hair salons specializing in African braiding, one child care provider, two street vendors and one former street vendor. One woman owns a convenience store. Two women sold wholesale goods out of their homes and the other six owned shops that sold jewelry, cosmetics, DVDS, and African fabrics.

Most women went into business because they had experience doing business in Africa. Eight women mentioned this as the main reason they wanted to own their businesses. Additionally, many had families who own or owned businesses in Africa. A few of the women were professionals in Africa, including nurses and midwives. One Senegalese woman worked at the Ministry of Finance. She started her own business after the World Bank introduced its structural adjustment program in the country. With wide-spread privatization, the government provided monetary incentives for workers to leave government work and start small businesses.

Though the entrepreneurs run businesses and manage the bookkeeping, most did not have formal education, meaning they had never attended school. Eight women were fluent in English such that an interpreter was not imperative. The rest spoke French primarily but all of them were fluent in more than one language, including local African languages. Fewer could read in English. One Guinean entrepreneur who had a letter from her bank on the counter of her shop knew it was from the bank because of the logo. She explained that when she needs help, she takes her mail into the woman at the bank that helped her open the account. She told us, “I thank God for this country for the help.”
Table 4

<table>
<thead>
<tr>
<th>ENTREPRENEUR PROFILES</th>
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</table>

**Challenges**

“Business is not easy.” - various

The entrepreneurs faced a number of challenges and were very open that in general, they need help. Not surprisingly, the biggest general challenge was that “business is not easy,” a comment repeated by every woman. At the same time, the entrepreneurs felt that they themselves had special skills which allowed them to succeed. One of these skills is patience, an asset given that ordinary business operations such as waiting for inventory or relying on other people can regularly test one’s patience.

Another challenge that tried their patience was seasonal fluctuations particular to certain businesses. This was most visible among street and market vendors. The women who sold goods at the Shabazz market said that things are slow in winter but one could make good money in the summer. While solid management and accounting can address cash flow issues, this was an additional problem the entrepreneurs mentioned. Banking itself is not a problem and nearly all of the entrepreneurs had bank accounts, but they needed help with inventory and business management skills beyond buying and selling.
Credit
A restaurant owner from Mali was interviewed briefly in the 20 minutes she had available between lunch and dinner rushes. She employed a few people who served the customers during the interview. She explained that she needs money to “fix the place better.” She wanted a newer kitchen and better equipment. Her credit, however, was not good. She explained, “When I came here, I didn’t know about credit. Now, I need money and can’t get it.” She gave her credit information to someone to help her and paid $150 to help her consolidate credit and ultimately improve her credit rating. She had yet to hear from them and did not know if they were making progress.

- Restaurant owner from Mali

Credit and Financing
“Here we need finance.” -Senegalese store owner

An additional way to address cash flow and income issues is credit, which posed another large problem for the entrepreneurs. Of the women interviewed, four had received loans, seven would like loans, and seven were not interested in loans. Of these seven, two were opposed to receiving loans.

One Senegalese storeowner said, “Many African women are selling in the street, doing hair, do not even have a shop, but people aren’t going to get hair done on the street. Some women get locked up, go to jail for selling in the street...Here we need finance.” In order to provide a loan, however, lending institutions require entrepreneurs to possess formal records, a business plan, and good credit. Some interviewees had never built up their credit and felt they could not get a loan. One Ghanaian woman said, “The worst mistake I made when I got here was not to build up my credit.” In addition, they need to have enough money in the bank to make regular payments on their loans. One stall owner from Burkina Faso explained she “[did not] have enough money to make more money.” Moreover, some women had damaged credit already because they misunderstood credit rules. They would like to get a loan to expand and fix up their shops but could not because of their credit.

Because of the misunderstandings around credit, payment schedules and interest rates, some entrepreneurs were unwilling to use the services available to them. One woman was upset that ACCION was asking for payments and charging higher interest rates and fees even though her husband was sick and she could not pay them. As the representatives from ACCION explained, cosigners were also often an obstacle for the entrepreneurs. A restaurant owner from Mali who wanted more money than ACCION was willing to lend and thought the interest rate was too high also mentioned she does not want to deal with a cosigner.

As a result, some women rejected the idea of loans completely. One Senegalese entrepreneur explained that the bank approached her about small business credit but she wanted to work with her own money. “It is better because loans aren’t free and your own money you don’t have to pay back. If you have a loan you can make yourself worse than ever.”
Some stakeholders brought up possible religious objections to interest rates. There was no evidence to support this from interviewees. However, women were not asked to provide their religion. A Guinean woman mentioned the importance of thrift. “In the Muslim religion, any single money you spend will be accounted for.” A Senegalese woman said that giving someone a loan and asking her to pay interest for it was no help at all, but no one directly cited religion in relation to their level of interest in taking a loan.

Another problem that stakeholders mentioned but for which there was little evidence from the interviews, was that African immigrants want to pay their bills but do not want to make a profit. For the most part, the entrepreneurs were more likely to emphasize their sales ability than to downplay their profit making. A typical statement was made by a wholesaler from Mali, who, pointing at leftover food on the table said, “You give me that, I can sell it. I will take it outside and make money.”

New Immigrants

The biggest challenges for new immigrants are making money without “papers” or the ability to work legally in the States. One woman told us a story that was pretty typical. When she first came, “I didn’t have no money, I didn’t have no papers at that time.” She was being paid in cash for working security in a store – ensuring that people did not steal merchandise. She stayed with a friend for a while, and gave her $100 periodically to help out with expenses. She was also saving money from her job in the Bronx. When she had $1000 she gave a store owner in Chinatown $800 to rent a spot outside and store inventory inside at night. At first they were afraid that she would steal from them but she eventually earned their trust. She bought merchandise with the other $200. In 10 months, she had over $6000.

- Sierra Leonian woman

Immigration and Legal Issues

“When you come you don’t have a choice”- Ghanaian store owner

Interviewees were not asked to provide immigration status but it was emphasized frequently as a significant problem for both established business owners and new arrivals to the city. Immigration status did not necessarily prevent an entrepreneur from running a business in the city. As a Senegalese woman said, “Of course, it’s easy to pay taxes here. Any time they can give you a number…if there is money involved, they make it easy.” The number is called an ITIN, and immigrants can use it to pay taxes and open a bank account. Some banking institutions will require clients to have a social security number, although it is not legally required.

Interviewees noted that without papers, however, a person had fewer choices. One of the benefits of running a business often cited by the entrepreneurs was the freedom to have your own schedule and not answering to a boss. Without legal immigration status, entrepreneurs described doing anything from security at a retail store to braiding hair and receiving their pay in cash. In addition, without proper immigration status, new immigrants did not have legal recourse and therefore, were more vulnerable. One example cited by the entrepreneurs and other stakeholders was hair braiding. A woman may work all day braiding hair in someone else’s shop but after paying for the chair, may not take home enough to cover her expenses.
In terms of inventory, women who have legal status have an advantage over women who do not. Some of the entrepreneurs traveled to Africa, Asia, and Europe to find goods. Of course, without papers, women cannot leave the country. Immigration problems were compounded when the women have families still living in Africa. A Senegalese woman described her feelings of frustration and isolation because she is not able to travel freely and visit her family in Africa. “It’s like I’m in jail. It is too much. How can I stay like this?”

Entrepreneurs who have legal immigration status still faced challenges accessing legal services. One of the largest legal problems they faced related to renting space; many women noted having problems with their landlords. Some women had lost their storefronts because they were sub-leasing and once the leaseholder moved or retired, the entrepreneurs were forced to move, resulting in a loss of money and customers. One Senegalese shop owner felt that her lease problems related to discrimination against Africans. She now owns a store on 116th street but was previously evicted from her space on 125th street because while the owner allowed her to operate her store in the space, the lease was not in her name. When he retired, the rent was tripled and they could no longer afford to stay there. Her feeling was that “They [the landlords and managers] will do everything to stop you” once they know African people own it.

Other storeowners have similar frustrations. One Senegalese hair salon owner lamented that 125th street was not for small business anymore. When she started 14 years ago, she would not have minded moving and starting over but it is different and more difficult now. This may be a result of increased competition in these businesses and the area. A few women mentioned they used to be the only business of their kind in the surrounding area but now faced more competition.

<table>
<thead>
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<th>Table 5</th>
<th>ENTREPRENEUR PROFILES</th>
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</tr>
<tr>
<td></td>
<td>Unknown</td>
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</tr>
</tbody>
</table>
**Legal Issues**

One woman interviewed was an asylee from Mauritania, as such, she did not have problems with her immigration status. She did, however, have problems with the city as she has had scaffolding in front of her business for over 3 years. She felt it hurt her business because at night people do not feel safe walking on that side of the street. At times, it has made her want to quit. When asked about legal recourse, she said, “You can’t win with the city.” She has written several letters and made complaints, but the only time she received a response was when she used a pre-paid legal service from Minneapolis to send a formal letter. She explained they were helpful for writing letters but they charge more money for court appearances and “will not really fight for you.”

- Mauritanian hair salon owner

**Family and Gender Issues**

“[Business] takes a lot of man, no, woman hours.” –Ghanaian restaurant owner

While a few women did face childcare challenges, only one woman’s family was obviously a source of stress for her. For most, family was a source of support. Most of the women had children or cared for relatives’ children. One woman from Mali intimated that childcare is a difficult issue for her because she is in charge of her 5 year old grandson. She travels to Atlanta, Chicago, Washington D.C., and Philadelphia, where she sells her wholesale wares to people who have stores selling African goods. She is often gone for up to a week at a time twice a month and she has to pay a babysitter $200 or $250 a week.

One Ghanaian child care provider had her own problems finding child care in the U.S. At one point, she returned her children to Africa because she did not have money for child care nor did she know how to find providers. She was determined to improve and expand her childcare business. She wanted to promote to the “private school level” and said, “I am going to get it.” For the street vendors we interviewed, childcare was an issue for expanding their businesses. For example, a woman from Cote d’Ivoire mentioned that she would like to attend business classes but “who will watch the kids?” She was also one of the few women who, given the choice, would prefer to be home with her kids rather than working.

Several of the women worked with their husbands and most did not experience problems in business as a result of being a woman. In fact, many women felt that they had an advantage in business. A Ghanaian restaurant owner mentioned the effort that she had put into her business. It requires a lot of “man, no, woman hours.” There was general agreement with one Senegalese woman’s assertion that “African women work harder than African men.” This was emphasized by the woman from Burkina Faso who said, “sometimes the man just goes off and the woman is in charge of everything.” Finally, a Mauritanian hair salon owner used to work with her husband but found that she was better at attracting and welcoming customers. She loved Suze Orman, a famous author and advisor on personal finances because of her focus on women and finance. She noted, “We are better bankers than men because we handle the family…if you take advice from men, you gonna be down.”
**Benefits of owning a business**

“Business is better, because you have your own schedule…” - Senegalese stall/shop owner

Despite the challenges detailed above, most of the entrepreneurs would rather own businesses than perform other types of work. A Sierra Leonian woman who had owned a business but was forced to abandon it to be a home aide after she got pregnant said, “I am a business person but don’t have the chance to do what I know.” Entrepreneurs liked the freedom of owning a business. A Senegalese shop owner said, “Business is better, because you have your own schedule…It is up to you. You don’t have to go if you’re sick.”

The financial benefits of living in the U.S. in general are also significant. In order to support her family, one Senegalese woman had been working and had not seen her daughter in 5 years. Another woman described being able to support additional people with her income. Additionally, entrepreneurs appreciated the ability to educate their children. One Guinean woman said, “Unlike me, my children all have to go to school.”

**Advice to peers**

“I made a lot of mistakes. Don’t want other people to go through that.” - Senegalese Hair Salon Owner

These benefits, however, are not enough for women to recommend that their peers go into business when they first arrive in the States. While some would recommend it, particularly those that were familiar with business organizations, many entrepreneurs felt it is harder to start a business now than when they arrived, although, most women had only been in business for a few years.

Since women interviewed stressed the lack of services and were, in general, unaware of services that do exist, advice centered around ways to earn income without legal citizenship status. Some advised wariness of temporary placement agencies and others about the conditions in the hair-braiding sector. All mentioned the importance of education for access to greater opportunity.

Typical kinds of work available to new immigrants involve getting paid in cash to circumvent problems brought by their legal status. Entrepreneurs mentioned that they had done all types of work including: retail, restaurant work, home aide work (helping the sick and elderly at their homes), hotel work, and hair braiding. For example, when asked what kind of work they would recommend to a friend just arriving from Africa, most agreed with the Senegalese stall owner who said, “you don’t have a choice. No one can recommend anything… You just try to work, to find money for yourself.” As one stakeholder mentioned, this work is not well paid or well liked. This was confirmed by the majority of the women interviewed.

In addition, while agencies do help women find work, especially as a home aide, this also provides an opportunity for people to take advantage of them. One woman learned about becoming a nursing aide through a friend. She enrolled in a certification course. Only later did she learn that in order to pass the state exam and get the required certification, one had to have a
green card. As a result, she could not take the exam and felt she was intentionally misled because the agency wanted her money. This is another example confirming Jennifer Gordon’s concern that illegal immigrants are vulnerable to exploitation.

Hair braiding is another typical line of work among new African immigrant women. Many women described the challenges related to this type of work. Some salon owners will take advantage of the women who actually do the braiding. Also, there is a lot of competition in this area. If one is not skilled at braiding, there are new immigrants every day that can do the job better.

Although most of the women were not only comfortable but extremely capable of managing businesses despite limited English skills and little formal education, nearly everyone mentioned if they had an opportunity when they arrived, they would have gone to school to improve their English and business management skills. They stressed the importance of education both to learn English, and to improve their education in general.

One restaurant owner from Mali advised, “Go to work for some people. Try to go to school and learn English. Work in a restaurant or a hair salon until can have the money. A lot of women eventually become self-employed.” Some were less optimistic about opportunities without education. A Senegalese hair salon owner said, “it’s not easy like it used to be… I made a lot of mistakes. Don’t want other people to go through that…Don’t just come and do business, you don’t speak the language.” Many women had taken free English classes and there are several programs that offer those services (see Annex).

Advice to Peers

One of the entrepreneurs we spoke to pointed out that there were some people that needed more help than she does. “They don’t speak English, don’t have papers and don’t know the city.” If they get help, however, they can get stronger. “If you’re good, and want to work hard, you will have money for whatever.” The first thing that she would tell people who are coming is to go to classes and school. Before credit, she mentioned, they need to know how to write; everywhere they go they will ask you to sign something. Before credit, you need to know how to deal with the law and people. She also emphasized the importance of knowing the customs and knowing how to build a customer relationship if you want to be successful in business. Finally, she stressed the importance of helping one another. “If you teach one person he can teach another and so on until you reach one hundred people. “

-Guinean store owner, 3/7/08

Social Capital

“In business, you need partners.”-Sierra Leonian woman, 2/1/08

Several women had family in the U.S. before they arrived and felt that those connections and support were crucial in helping them get started. A woman who had to give up her business made the point that partners are also necessary in business in order to help with management and
financing. For example, most women heard of opportunities through word of mouth – their cousin, sister or friend. Some had family and husbands here when they arrived.

Many women mentioned they would give help to others if needed: teaching classes, business, etc. One Ghanaian woman mentioned that if she had a friend coming from Africa, “she would introduce her to everything she knows: healthcare and childcare. She would share all her knowledge and connections…send her to WHEDCO,” for instance.

<table>
<thead>
<tr>
<th>Table 6</th>
<th>Entrepreneur Perspectives</th>
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| **Primary Challenges:** | Credit and Financing  
Immigration and Legal  
Family and Gender |
| **Primary Benefits/Assets:** | Freedom of Self-employment  
Opportunities for children  
Gender |
| **Needs:** | Awareness of and Access to Services  
Training and Education  
Legal and Immigration Services and Advocacy |

**Needs of Entrepreneurs**

“I am a business person but don’t have the chance to do what I know” - Sierra Leonian woman, 2/1/08

**Awareness of existing organizations**
The reliance on and support of family and friends reflects a corresponding lack of awareness about service organizations that can help. According to one woman from Mali, there are a lot of difficulties, especially not having your papers. She mentioned that she does not know where to go about becoming a legal citizen; when she arrived she just used people she already knew (her cousin). There were no organizations that she would recommend for a friend first coming here. Entrepreneurs were generally unaware of business services available to them. The most well known organization among this group was the Senegalese Association on 116th in Manhattan.

The hair braiding association is another service organization that might be helpful. One entrepreneur said she thought she knew about 70% of the hair braiders in New York City. She often relays messages on behalf of the organization to the businesses on 125th street because she knows them best.

**Training and Education**
Women were willing to attend classes on building credit, business and inventory management but finding time will be a challenge, especially among business owners. The best way to reach
these women was through face-to-face outreach which may explain the knowledge gap between services available and the women’s awareness of them.

**Legal and Immigration Services and Advocacy**

Of course, another helpful service would be helping her friends and family who do not have immigration status. As a Ghanaian woman said, “That is the biggest problem, they can’t do anything.”
The literature and demographic review, key stakeholder interviews and entrepreneur interviews led the team to draw the following broad conclusions. The recommendations that follow are based on these findings:

**Analysis**

- **Credit and Access to Financial Services:** Entrepreneurs do not utilize credit services at home, and therefore come to this country with no credit and little understanding of how to build it. They find it hard to manage, or, because it is an unfamiliar concept, do not try to build it at all, which affects their ability to successfully run and grow their businesses.

- **Immigration and Legal Issues:** Entrepreneurs who are in New York illegally have limited options. For women who are working for someone else, they have no recourse if they are being mistreated and for women who are entrepreneurs, not being able to travel means they have to pay higher prices for goods they could otherwise get overseas. Women also feel less able or less free to follow a career-path of their choice when they do not have their "papers".

- **Education and Training:** Many entrepreneurs are struggling because they do not speak English well enough or at all. They cannot work where they would like or expand their businesses without learning more English. Additionally, entrepreneurs demonstrated a need for accounting skills. Many do not know how to implement basic accounting practices, such as inventory mechanisms. Other entrepreneurs did not fully understand how to manage finances for their businesses. Guides and classes are not commonly available in African languages.

- **Knowledge and Awareness of Existing Services:** When asked to provide examples of particular services that would help them or newly arrived immigrants, interviewees generally responded that those services did not exist or they were not aware of them. As evidenced by the stakeholder interviews, New York City is home to many organizations that offer a range of services for immigrants and entrepreneurs that could begin to meet the needs described above. Yet many of these services, especially those that are business-related, do not appear to be effectively reaching African immigrant women entrepreneurs. This gap provides an opportunity for Sauti Yetu to increase knowledge of and access to existing services by African women entrepreneurs.
**Recommendations**

- **Act as information “hub” for African immigrant women entrepreneurs by liaising with other organizations and by encouraging networks among entrepreneurs.** Throughout New York City, there are special services available for women, for immigrants and for African immigrant women. However, the organizations that provide those services generally do not know how to reach, or do not believe that there is a large interest on behalf of, the African immigrant community. Sauti Yetu could provide information to African immigrant women about the availability of language, financial, business, health and other counseling services.

  I. **Dedicated Intern:** Recruit an intern, possibly subsidized with a small sum or for school credit, whose key responsibility is to build relationships between Sauti Yetu and service-providing organizations.

  II. **Volunteers to Perform Further Research:** Time was a large constraint of this project, and given the vastness of New York City, Sauti Yetu would benefit greatly from having other volunteers go into the field to find more information both with respect to African immigrant women needs and services already provided by other organizations. More research should also be done with respect to obtaining more accurate demographic information of African immigrants in New York. One suggested method is to obtain data from remittance centers in New York (both to document current numbers of remittances and how they change over time).

  III. **Relationships with Community Leaders:** Sauti Yetu could use its relationship with local Imams or with other community leaders to reach out to women entrepreneurs at mosques, churches, or in local women’s associations.

  IV. **Barazas and other Networking Activities:** Sauti Yetu is in a unique position to bring together African immigrant women entrepreneurs. In addition to providing information and support for each other, Sauti Yetu could facilitate networks in which women could set up tantines, or informal lending arrangements, share business ideas or even create businesses together.

- **Advocacy.** Sauti Yetu could provide a much-needed service by advocating on behalf of African immigrant women to the city of New York and to financial, language and health institutions. The team found that organizations were generally willing to provide services to African immigrants if there were requests from the community itself. Sauti Yetu’s knowledge of the specific needs of the African immigrant women’s community would be extremely useful to organizations that would like to serve that community. For example, Sauti Yetu knows that the oral tradition is an important form of interaction, which builds trust among Africans, both in the United States and abroad. If, for example, going door-to-door as opposed to simply hanging up flyers is a more effective way to reach women, Sauti Yetu can instruct organizations on these types of practices. Lobbying for an increase in French-
other African-language speaking staff at small business service agencies funded by the government is another example. Additionally, with respect to the specific financial needs of the African Muslim community, Sauti Yetu could be instrumental in advocating on behalf of women to banks. While the team did not encounter reticence to take loans due to religious traditions, stakeholders and observers noted its relevance among the African Muslim community. As many Muslims will not accept loans because they carry interest rates, and it is against Islamic tradition to make money on money, Sauti Yetu could encourage banks to offer alternative types of loans.

- Provide limited direct counseling services and business skills training to African immigrant women entrepreneurs via partnerships. Sauti Yetu can choose to be a direct service provider and offer business and financial courses, and other general counseling sessions, in African languages (including French and English). If Sauti Yetu does become a direct-service provider, the team recommends that it try to find office space that is located in a business center or more centralized location; this will help to attract women who might not find its current location convenient. Alternatively, Sauti Yetu can use the space of other community organizations like the Senegalese Association, WHEDCO, Planned Parenthood or ACCION to host workshops.

I. Train the trainer workshops: Different organizations provide these courses so that employees of Sauti Yetu could learn how to, and then teach business and financial classes to, its constituents.

II. Workshops/sessions with small business development organizations at Sauti Yetu: Sauti Yetu could help expand the role small business organizations play in African immigrant communities, including by hosting informational events or workshops.
1 Phone Conversation with Sean Brennan, African Services Committee, 3/20/08
4 Ibid
9 Migration Policy Institute, Migration Information Source, “Fact Sheet on the Foreign Born: Demographic and Social Characteristics.”
Bronx population at 37,325 (+/- 5213) and in Manhattan at 16,891 (+/- 2723)
16 Ibid.
18 Ibid.
26. Ibid, p.6
27. Conversation with Asmaa Donahue at Sauti Yetu, 12/5/07.
29. Ibid.
31. Ibid.
34. Ibid.
35. Ibid.
36. Ibid.
40. Ibid.
44. ACCION New York should not be confused with ACCION International. Although they are related, ACCION’s U.S. programs function differently than their international programs. For the purposes of this paper, ACCION refers to ACCION New York.
45. Charlie Wilcox, CheckSpring, Personal Interview, 2/18/08.
47. Beltrez, Personal Interview, 3/4/08.
49. Jennifer Gordon, Personal Telephone Interview, 2/11/08.
50. Martha Soffer, SBA, Personal Telephone Interview, 3/14/08.
51. Anum Nyako, Personal Interview, 3/24/08
52. ACCION New York, for example, has slightly more male (63%) clients than female (37%).
54. Wilcox, Personal Interview, 2/18/08.
55. Pearl Chin, Personal Telephone Interview, Chinatown Manpower Project, 3/14/08.
56. Paisley Demby, CAMBA, Personal Interview, 3/20/08
57. Soffer, Personal Telephone Interview, 3/14/08.
58. Servon, Personal Interview, 2/4/08.
59 Gordon, Personal Interview, 2/11/08.
60 Servon, Personal Interview, 2/4/08
61 Anum Nyako, Planned Parenthood, Personal Interview, 3/24/08
1. Abbreviations

ACCION: ACCION New York
BOEDC: Bronx Overall Economic Development Corporation
BWBRC: Bronx Women’s Business Resource Center
CMP: Chinatown Manpower Project
SBA: Small Business Association
SBSC: Small Business Solutions Center
WHEDCO: Women’s Housing and Economic Development Organization
2. Interview/Focus Group Guide

Overall Objective:
To identify the needs and challenges for African immigrant women (especially business owners) in relation to their work.

Introduction:
Hello, our names are________. We are students at Columbia University. We are working with an African
women’s organization called Sauti Yetu to learn more about African immigrant business owners and their
needs. We are specifically interested in learning about how and where women work and the overall
experience - your needs, constraints you face, potential solutions, etc.

It is important that you know that our conversation will be completely anonymous in that your full name
or any other identifying information will not be provided to anyone else nor will they be in any of our
reports. We are only interested in obtaining this information for Sauti Yetu so they are familiar with your
challenges and can begin to strengthen your efforts.

One of us will be taking notes during the discussion, but again, your comments will be anonymous.

Opening Questions:
We’d like to start by learning a little bit about each of you. To maintain confidentiality, we are not going
to ask you your name. However, you are welcome to share your first name with us if you wish.

So, what we’ll do is go around the room, please tell us your age, what country you are from, and how
long you’ve been in the US.

1. Key Question
Can you what tell us what kind of business you are currently in?
   Probe:
   Now for those who haven’t told us yet, could you explain to the group step-by-step how you
   started this work and/or opened this business?
   Probe:
   Why did you choose this business in particular?

2. Key Question
Can you share a story or an example of a problem or a challenge you’ve had related to your work here in
NY?
   Probe:
   For example, one time when you couldn’t find someone to take care of your kids?
   Or difficulty with finances?
   Probe:
   How did you solve that problem?
3. **Key Question**  
If you could do any type of work here, what would your preference be?  
**Probe**  
(If necessary) Why aren’t you doing that type of work?  
**Probe**  
What would you need to start doing that type of work?  

4. **Key Question**  
If a woman’s organization were to open up a community center in your community(spec. area) what kind of services would be most helpful to you?  
*For focus group: We place pictures on an easel or board of five different images (baby, dollar sign to signify financial services, business classes, personal counselor, ABCs for language)*  
**Probe**  
Please tell us which two (of the ones above) are most important to you?  
**Probe**  
And which (of the images above) do you see a need for in your community?  
**Probe**: For example, ACCION provides financial services, so this service is available to you already. Which services aren’t available to you?  
**Probe**:  
What time of day is best for these services?  
**Probe**:  
Where should such services be located?  

5. **Key Question**  
So, now let’s imagine you have a your friend who is coming to NY for the first time and she needs your advice about getting work. What kind of advice would you give her?  
**Probe**  
What should she do as soon as she gets here? Where would you send her?  
**Probe**:  
****What type of organization could assist her? Where would you tell her to go to seek assistance? What kind of services would she need? Does it exist already?  
**Probe**: For example, a job placement agency, cultural adaptation classes, job skills classes, English classes? Are there any others? Which are most important? (perhaps we can write them on the easel or board and do votes for most important)  
**Probe**  
What type of work might she end up doing? Can you be specific and list some jobs that she could do?  
**Probe**:  
How would your sister go about getting these (this) job(s)?  
**Probes**: churches, agencies, family, friends, NGOs, word of mouth?  
**Probe**:  
What would you tell her about starting her own business?  
**Probe: If necessary and there was shyness in talking about themselves, we will ask the questions from above again, but in relation to the friend.
**Transition: Wrapping Up**
Okay, I think we’re just about done. Before we finish, after thinking about our conversation, I’d like to ask you one last question:

If you could do it over, what do you think you would do differently? What would you do the same?  
**Probe**  
For example, if you were starting your business today instead of several years ago, what would you do differently? Or, if you could start over from the day you arrived, what would you do differently?

**Closing**  
This conversation has been really helpful, thank you so much for speaking with us.  
Your opinion is really important to us and we’ll share your perspective with the organization  
Do you have any questions for us? Is there anything you’d like to add that you thought of over the course of our talk?
### Immigrant Services

<table>
<thead>
<tr>
<th>Organization</th>
<th>Staff Contact</th>
<th>Contact Info</th>
<th>Brief Description</th>
<th>Website</th>
<th>Interviewed by Team</th>
</tr>
</thead>
<tbody>
<tr>
<td>NYANA (New York Ass'n for New Americans)</td>
<td>Sylvie Henry</td>
<td>(212) 425-2900</td>
<td>Refugee resettlement, education and ESL, legal services and citizenship, health services, workforce development, community development loans to undocumented immigrants, bi-culturalization</td>
<td><a href="http://www.nyana.org">http://www.nyana.org</a></td>
<td>no</td>
</tr>
<tr>
<td>African Services Committee</td>
<td>Sean Brennan</td>
<td><a href="mailto:asfahah@africanservices.org">asfahah@africanservices.org</a></td>
<td>Immigrant services include ESL classes, immigration and legal support, food pantry and nutrition services, new clothing distribution</td>
<td><a href="http://www.africanservices.org/">http://www.africanservices.org/</a></td>
<td>yes</td>
</tr>
<tr>
<td>Fordham Law School Immigration Law Professor, Founder of the Workplace Project</td>
<td>Jennifer Gordon</td>
<td><a href="mailto:jgordon@law.fordham.edu">jgordon@law.fordham.edu</a></td>
<td>started The Workplace Project, a worker center to advocate for latino immigrant labor rights</td>
<td><a href="http://www.workplaceprojectny.org/">http://www.workplaceprojectny.org/</a></td>
<td>yes</td>
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</table>

### Small Business Services

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<tr>
<th>Organization</th>
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<th>Contact Info</th>
<th>Brief Description</th>
<th>Website</th>
<th>Interviewed by Team</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACCION New York</td>
<td>Monica Pons and Stephanie Jean</td>
<td>(212) 387-0377</td>
<td>Provides microlending initiatives, microloan products, and financial literacy programs</td>
<td><a href="http://www.accionnewyork.org/">http://www.accionnewyork.org/</a></td>
<td>yes</td>
</tr>
<tr>
<td>Women's Housing and Economic Development Corporation</td>
<td>Diana Perez</td>
<td><a href="mailto:dperez@whedco.org">dperez@whedco.org</a></td>
<td>Has programs in early childhood, youth and adult education, family day care microenterprise and small business development. Family Day Care network helps local women establish neighborhood-based childcare enterprises by providing training, tax and licensing assistance, access to start-up funds and other resources.</td>
<td><a href="http://www.whedco.org">http://www.whedco.org</a></td>
<td>yes</td>
</tr>
<tr>
<td>Checkspring</td>
<td>Charlie Wilcox</td>
<td><a href="mailto:cwilcox@checkspring.com">cwilcox@checkspring.com</a></td>
<td>Bank that provides services to the “unbanked” to obtain deposit and transaction products to build assets and have an alternative to sub-prime lenders and simple check cashing.</td>
<td><a href="http://www.checkspring.com/">http://www.checkspring.com/</a></td>
<td>yes</td>
</tr>
<tr>
<td>Professor of Microenterprise in the US</td>
<td>Lisa Servon</td>
<td><a href="mailto:ls2505@columbia.edu">ls2505@columbia.edu</a></td>
<td>n/a</td>
<td><a href="http://www.sba.gov/">http://www.sba.gov/</a></td>
<td>yes</td>
</tr>
<tr>
<td>Small Business Association, New York District Office</td>
<td>Martha Soffer</td>
<td><a href="mailto:martha.soffer@sba.gov">martha.soffer@sba.gov</a></td>
<td>financial assistance, counseling and assistance, contracting services, online training</td>
<td><a href="http://www.sba.gov/">http://www.sba.gov/</a></td>
<td>yes</td>
</tr>
<tr>
<td>Chinatown Manpower Project, Inc.</td>
<td>Pearl Chin</td>
<td><a href="mailto:pearlchin@cmpny.org">pearlchin@cmpny.org</a></td>
<td>Promotes economic self-sufficiency by providing vocational training, employment services, educational programs, and economic development programs to low-income immigrants and refugees in New York City.</td>
<td><a href="http://www.cmpny.org/">http://www.cmpny.org/</a></td>
<td>yes</td>
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<tr>
<td>Bronx Overall Economic Development Corporation</td>
<td>Steve Rodriguez</td>
<td><a href="mailto:Srodriguez@boedc.org">Srodriguez@boedc.org</a></td>
<td>Economic development consultants for the Office of Bronx Borough President</td>
<td><a href="http://www.boedc.com/">http://www.boedc.com/</a></td>
<td>yes</td>
</tr>
<tr>
<td>Bronx Women’s Business Resource Center</td>
<td>Neomi Beltrez</td>
<td>(718) 842-8888</td>
<td>Legal assistance, esl, business planning, loans, identifying financing, mentoring and networking, business skills</td>
<td><a href="http://www.hpwbrc.org/">http://www.hpwbrc.org/</a></td>
<td>yes</td>
</tr>
<tr>
<td>CAMBA</td>
<td>Paisley Demby</td>
<td>(718) 282-2500</td>
<td>Non-profit Community Development Financial Institution, providing micro loans, business development services and networking opportunities</td>
<td><a href="http://www.camba.org/">http://www.camba.org/</a></td>
<td>yes</td>
</tr>
<tr>
<td>Project Enterprise</td>
<td>Althea Burton</td>
<td>(212) 678-6734,</td>
<td>Targets the unbanked, has a community development credit union as a hub, with an intensive financial education program integrated into credit union operations and embedded within community organizations</td>
<td><a href="http://www.projectenterprise.org/">http://www.projectenterprise.org/</a></td>
<td>no</td>
</tr>
<tr>
<td>Credit Where Credit is Due</td>
<td>Justine Zinkin</td>
<td>(212) 927-5771</td>
<td></td>
<td><a href="http://www.cwcid.org">http://www.cwcid.org</a></td>
<td>no</td>
</tr>
</tbody>
</table>